

**PHELAN HALLINAN DIAMOND &
JONES, LLP**

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Jerome Blank, Esquire
BANKRUPTCY ATTORNEY

REPRESENTING LENDERS IN
Pennsylvania

2/21/2020

BRAD J. SADEK
SADEK AND COOPER
1315 WALNUT STREET
SUITE 502
PHILADELPHIA, PA 19107
SENT VIA REGULAR MAIL AND EMAILED TO brad@sadeklaw.com

RE: PATRICIA Y. SOUTHERLAND
Bankruptcy No.: 19-12133-mdc

Dear Counselor:

Our client has advised us that payments have not been made in accordance with the terms of the Stipulation agreed to by the parties and approved by the Bankruptcy Court by an Order entered on October 31, 2019.

Pursuant to the terms of the Stipulation, your client has failed to make regular monthly payments, for the months of December 2019 through January 2020 in the amount of \$935.89, for the month of February 2020 in the amount of \$999.84. In order to cure this default, it will be necessary for your client to remit \$2,871.62, representing payments past due under the terms of the Stipulation, within ten (10) days from the date of this letter.

Your clients' payment to cure this default should be remitted to: Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103, ATTN: BK DEPT and made payable to PNC BANK, N.A.

If your client does not remit the above amount within the ten (10) day period, we will certify default with the Bankruptcy Court and request relief from the automatic stay.

Shannon Ettl, Legal Assistant
Phelan Hallinan Diamond & Jones, LLP

cc: PATRICIA Y. SOUTHERLAND
PNC BANK, N.A.
ACCOUNT NO.: xxxxxx1139

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY